

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (canceled)

2. (currently amended) The system of claim [[1]] 42, ~~further comprising~~  
wherein the payment processing system includes a profile determination device that determines ~~at least one~~ of a user profile and a payee profile.

3. (currently amended) The system of claim 2, wherein the user profile comprises at least one of financial information, device information, security information, historical information, transaction information [[and]] or authorized recipient information.

4. (currently amended) The system of claim 2, wherein the profile determination device determines a payee profile based on at least one of a look-up technique, identification information [[and]] or another profile database.

5. (currently amended) The system of claim [[1]] 42, ~~further comprising~~  
wherein the payment processing system includes a transaction database that records information about the transfer of the ~~at least one of credit and debit information funds~~.

6. (currently amended) The system of claim [[1]] 42, wherein the ~~one or more devices is wireless device includes~~ at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, [[and]] or a distributed network access device.

7. (canceled)

8. (currently amended) The system of claim [[1]] 42, wherein the user information about a registered user comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address [[and]] or a wireless phone number.

9. (currently amended) The system of claim [[1]] 42, ~~further comprising wherein the payment processing system includes~~ a security device that ~~at least one of~~ monitors passwords, encrypts information [[and]] or monitors user information.

10. (canceled)

11. (canceled)

12. (currently amended) The method of claim [[11]] 43, further comprising determining ~~at least one of~~ a user profile and a payee profile.
13. (currently amended) The method of claim 12, wherein the user information profile comprises at least one of financial information, device information, security information, historical information, transaction information [[and]] or authorized recipient information.
14. (currently amended) The method of claim 12, wherein the payee profile is based on at least one of a look-up technique, identification information [[and]] or another profile database.
15. (currently amended) The method of claim [[11]] 43, further comprising recording information about the transfer of ~~the at least one of credit and debit information funds~~.
16. (currently amended) The method of claim [[11]] 43, wherein the ~~one or more devices~~ wireless device includes at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, [[and]] or a distributed network access device.

17. (canceled)

18. (currently amended) The method of claim [[11]] 43, wherein the received user information about a registered user comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address [[and]] or a wireless phone number.

19. (currently amended) The method of claim [[11]] 43, further comprising at least one of monitoring passwords, encrypting information and monitoring user information.

20. (canceled)

21. (canceled)

22. (currently amended) The media computer-readable medium of claim [[21]] 44, further comprising information that determines at least one of wherein the method further comprises determining a user profile and a payee profile.

23. (currently amended) The media computer-readable medium of claim 22, wherein the user profile comprises at least one of financial information, device

information, security information, historical information, transaction information [[and]]  
or authorized recipient information.

24. (currently amended) The media computer-readable medium of claim 22,  
wherein the payee profile is based on at least one of a look-up technique, identification  
information [[and]] or another profile database.

25. (currently amended) The media computer-readable medium of claim  
[[21]] 44, further comprising information that records wherein the method further  
comprises recording information about the transfer of the ~~at least one of credit and debit~~  
information funds.

26. (currently amended) The media computer-readable medium of claim  
[[21]] 44, wherein the ~~one or more devices is wireless device includes~~ at least one of a  
personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a  
television, a personal computer, a wireless e-mail device, a wireless telephone, an  
appliance, a refrigerator, a washing machine, [[and]] or a distributed network access  
device.

27. (canceled)

28. (currently amended) The media computer-readable medium of claim [[21]] 44, wherein the transaction information ~~about a registered user~~ comprises at least one of personal information about the user, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address [[and]] or a wireless phone number.

29. (currently amended) The media computer-readable medium of claim [[21]] 44, further comprising information that wherein the method further comprises at least one of ~~monitors monitoring~~ passwords, ~~encrypts encrypting~~ information and ~~monitors or monitoring~~ user information.

30. (canceled)

31. (canceled)

32. (currently amended) The system network device of claim [[31]] 45, further comprising a profile determination device that determines ~~at least one of a [[user]] payer profile and a payee profile~~.

33. (currently amended) The system network device of claim 32, wherein the [[user]] payer profile comprises at least one of financial information, device information, security information, historical information, transaction information [[and]] or authorized recipient information.

34. (currently amended) The ~~system~~ network device of claim 32, wherein the profile determination device determines a payee profile based on at least one of a look-up technique, identification information [[and]] or another profile database.

35. (currently amended) The ~~system~~ network device of claim [[31]] 45, further comprising a transaction database that records information about the transfer of the ~~at least one of credit and debit information funds~~.

36. (currently amended) The ~~system~~ network device of claim [[31]] 45, wherein the ~~one or more appliances is~~ device includes at least one of a household appliance, a television, a vending machine, a refrigerator, a washing machine, a heater, an air conditioner, [[and]] or a refrigerator.

37. (canceled)

38. (currently amended) The ~~system~~ network device of claim [[31]] 45, wherein the monetary transaction information ~~about a registered user~~ comprises at least one of personal information about the [[user]] payer, a name, an age, an address, a city, a state, a phone, a fax, an e-mail address [[and]] or a wireless phone number.

39. (currently amended) The ~~system~~ network device of claim [[31]] 45, further comprising a security device that ~~at least one of~~ monitors passwords, encrypts information [[and]] or monitors [[user]] payer information.

40. (canceled)

41. (currently amended) The ~~system~~ network device of claim [[31]] 45, wherein the monetary transaction information includes information identifying the device, and wherein the identification information comprises one or more of a serial number, an electronic number identifier [[and]] or an IP address.

42. (new) A monetary transaction system comprising:

a payment processing system configured to:

receive payee, user, and amount information from a wireless device associated with the user,

identify a first account associated with the user based on the user information,

identify a second account associated with the payee based on the payee information,

transfer funds based on the amount information between the first account and the second account, and

send a notification of the transfer of the funds to the wireless device, the notification including an itemization of goods or services associated with the transfer.

43. (new) A method for performing a monetary transaction, comprising:
- receiving payee, user, and amount information from a wireless device associated with a user;
- identifying a first account associated with the user based on the user information;
- identifying a second account associated with the payee based on the payee information;
- transferring funds based on the amount information between the first account and the second account; and
- sending a notification of the transfer of the funds to the wireless device, the notification including an itemization of goods or services associated with the transfer.

44. (new) A computer-readable medium containing instructions for controlling at least one processor to perform a method for conducting a monetary transaction, the method comprising
- receiving transaction information from a wireless device, the wireless device being associated with a user;

identifying a first account associated with the user based on the transaction information;

identifying a second account associated with the payee based on the transaction information;

transferring funds based on the transaction information between the first account and the second account; and

sending a notification of the transfer of the funds to the wireless device, the notification including an itemization of goods or services associated with the transfer.

45. (new) A network device comprising:

a first component configured to receive monetary transaction information from a device;

a second component configured to identify a first account associated with a payer and a second account associated with a payee based on the received monetary transaction information;

a third component configured to transfer funds between the first account and the second account; and

a fourth component configured to notify a wireless device associated with the payer of the transfer of funds, the notification including an itemization of goods or services associated with the transfer.